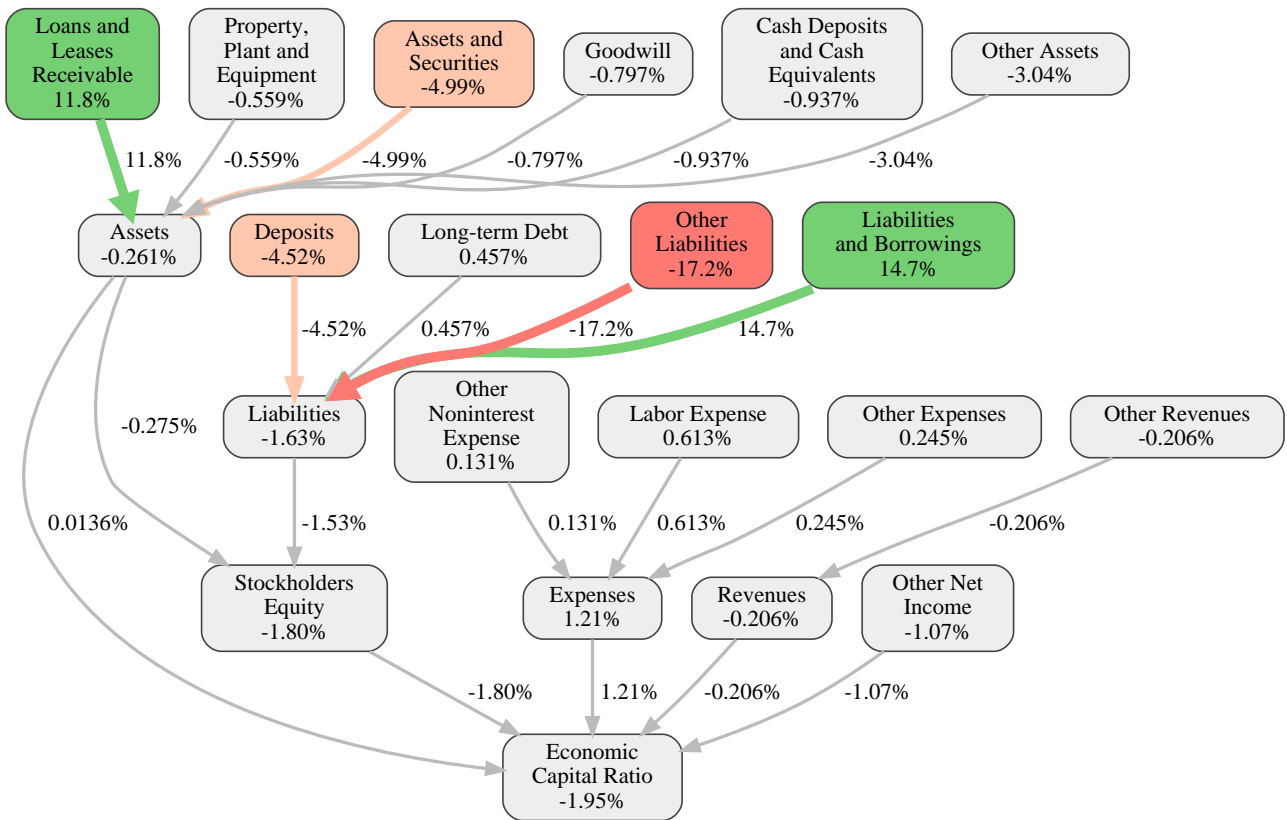




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Embassy Bancorp Inc. Rank 158 of 172





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The relative strengths and weaknesses of Embassy Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Embassy Bancorp Inc. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Embassy Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 2.0% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	4,270
Cash Deposits and Cash Equivalents	27,576
Deposits	931,515
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,080
Loans and Leases Receivable	949,944
Long-term Debt	0
Occupancy	0
Other Assets	115,423
Other Compr. Net Income	-1,266
Other Expenses	2,284
Other Liabilities	74,567
Other Net Income	12,363
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,174

Output Variable	Value in 1000 USD
Liabilities	1,012,162
Assets	1,099,387
Expenses	2,284
Revenues	0
Stockholders Equity	87,225
Net Income	10,079
Comprehensive Net Income	8,813
Economic Capital Ratio	5.0%